

Information to identify the case:

Debtor 1:	Doris Helga Martin	Social Security number or ITIN:	xxx-xx-9309
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed for chapter:	7 12/21/18
Case number:	18-34930-JNP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Doris Helga Martin	
2. All other names used in the last 8 years	aka Doris Ferraro, aka Doris H. Ferraro	
3. Address	7 North 5th Street National Park, NJ 08063	
4. Debtor's attorney Name and address	Joel R. Spivack Law Office of Joel R. Spivack 1820 Chapel Avenue West Suite 195 Cherry Hill, NJ 08002	Contact phone (856) 488-1200
5. Bankruptcy trustee Name and address	Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302	Contact phone (856) 451-7600

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 12/22/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	January 28, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/29/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Doris Helga Martin
 Debtor

Case No. 18-34930-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 51

Date Rcvd: Dec 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2018.

db
 517932770 +Doris Helga Martin, 7 North 5th Street, National Park, NJ 08063-1107
 +CareCentrix, American Medical Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1612
 517932773 +City of Philadelphia, Parking Violations Branch, 913 Filbert Street, Philadelphia, PA 19107-3117
 517932777 +Dentistry of South Jersey, Dr. Brady Sherly DMD, 640 Kings Highway, Woodbury, NJ 08096-3145
 517932783 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster & Garbus, 60 Motor Parkway, Commack, NY 11725-5710)
 517932784 +Inspira Health Network, 509 North Broad Street, Woodbury, NJ 08096-1617
 517932787 +Jefferson Surgery Center at Navy Yard, 3 Crescent Drive, Suite 301, Philadelphia, PA 19112-1017
 517932788 +KML Law Group, PC, 216 Haddon Avenue, Ste 406, Westmont, NJ 08108-2812
 517932789 +Kristina G. Murtha, Esq., KML Law Group, 216 Haddon Avenue, Suite 406, Mellon Independence Ctr, 701 Market St, Westmont, NJ 08108-2812
 517932792 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517932793 +Nationstar Mortgage, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517932796 +NovaCare Rehabilitation, 4716 Gettysburg Road, Mechanicsburg, PA 17055-4325
 517932798 PA Turnpike, ATTN: Professional Account Management LL, PO Box 1153, Milwaukee, WI 53201-1153
 517932799 +Pennsylvania Turnpike Commission, Violation Processing Center, 300 East Park Drive, Harrisburg, PA 17111-2729
 517932804 +ProCo, PO Box 2462, Aston, PA 19014-0462
 517932805 +Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910
 517932806 +Riverview Surgery Center at the Navy Yard, 3 Crescent Drive, Suite 310, Philadelphia, PA 19112-1017
 517932807 +Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290
 517932809 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)
 517932808 +Select Physical Therapy, ATTN: Nationwide Recovery Service, 545 W. Inman Street, Cleveland, TN 37311-1768
 517932811 +United Anes Serv PC, PO Box 828962, Philadelphia, PA 19182-8962
 517932812 United Anesthesia Services, ATTN: M2 Revenue Group, 991 Oak Creek Drive, Lombard, IL 60148-6408
 517932813 United Anesthesia Services PC, ATTN: M2 Revenue Group, 360 E. 22nd Street, Lombard, IL 60148-4924
 517932814 +Veripro Solutions Inc., PO Box 3244, Coppell, TX 75019-9244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: joel@spivacklaw.com Dec 27 2018 00:30:00 Joel R. Spivack, Law Office of Joel R. Spivack, 1820 Chapel Avenue West, Suite 195, Cherry Hill, NJ 08002
 tr +EDI: QJDMARCHAND.COM Dec 27 2018 04:53:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2018 00:31:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2018 00:31:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517932768 E-mail/Text: EBN_Greensburg@Receivemorermp.com Dec 27 2018 00:32:29 Berks Credit Collections, PO Box 329, Temple, PA 19560-0329
 517932769 +E-mail/Text: clientrep@capitalcollects.com Dec 27 2018 00:32:22 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
 517932772 +E-mail/Text: bankruptcy@philapark.org Dec 27 2018 00:32:11 City of Philadelphia, Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818
 517932771 +E-mail/Text: bankruptcy@philapark.org Dec 27 2018 00:32:11 City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
 517932774 +EDI: CONVERGENT.COM Dec 27 2018 04:53:00 Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
 517932775 EDI: RCSDELL.COM Dec 27 2018 04:53:00 Dell, PO Box 80409, Austin, TX 78708-0409
 517932776 EDI: RCSDELL.COM Dec 27 2018 04:53:00 Dell Financial Services, One Dell Way, MS RR2DF-36, Round Rock, TX 78682
 517932778 +EDI: DISCOVER.COM Dec 27 2018 04:53:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 517932780 E-mail/Text: bankruptcy.bnc@ditech.com Dec 27 2018 00:30:52 Ditech, PO Box 6172, Rapid City, SD 57709-6172
 517932779 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 27 2018 00:30:52 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
 517932781 EDI: FORD.COM Dec 27 2018 04:53:00 Ford Credit, National Bankruptcy Service Center, PO Box 537901, Livonia, MI 48153-7901
 517932782 EDI: FORD.COM Dec 27 2018 04:53:00 Ford Credit, PO Box 17948, Greenville, SC 29606-8948
 517932786 EDI: IRS.COM Dec 27 2018 04:53:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 51

Date Rcvd: Dec 26, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517932790 +EDI: FORD.COM Dec 27 2018 04:53:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
Po Box 542000, Omaha, NE 68154-8000
517932791 E-mail/Text: mmrgbk@miramedrg.com Dec 27 2018 00:31:27 M2 Revenue Group, Dept 77313,
PO Box 77000, Detroit, MI 48277-0313
517932794 E-mail/Text: helen.ledford@nrsagency.com Dec 27 2018 00:32:22 Nationwide Recovery Service,
PO Box 8005, Cleveland, TN 37320-8005
517932795 +E-mail/Text: helen.ledford@nrsagency.com Dec 27 2018 00:32:22 Natiowide Recovery Service,
Attn: Bankruptcy, Po Box 8005, Cleveland, TN 37320-8005
517932797 +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Dec 27 2018 00:31:20 Office of the U.S. Trustee,
District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517932800 EDI: PRA.COM Dec 27 2018 04:53:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517932802 EDI: PRA.COM Dec 27 2018 04:53:00 Portfolio Recovery Associates, Disputes Department,
140 Corporate Blvd, Norfolk, VA 23502
517932803 EDI: PRA.COM Dec 27 2018 04:53:00 Portfolio Recovery Associates, LLC,
120 Corporate Boulevard, Norfolk, VA 23502
517932810 +E-mail/Text: cgrant@miomed.com Dec 27 2018 00:30:40 SyMed, Inc., 2502 N. Clark Street,
Suite 210, Chicago, IL 60614-1850
517932815 +EDI: VERIZONCOMB.COM Dec 27 2018 04:53:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517932785* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
517932801* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Assoc, PO Box 12903, Norfolk, VA 23541)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2018 at the address(es) listed below:
NONE.

TOTAL: 0